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PTO/SB/21 (09-04)

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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/665,646	
	Filing Date	September 18, 2003	
	First Named Inventor	WANG, JUEI-MEI	
	Art Unit	3694	
	Examiner Name	Abdul Basit	
Total Number of Pages In This Submission	12	Attorney Docket Number	

ENCLOSURES (Check all that apply)		
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<b>SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT</b> Firm Name: Wei Te Chung (Foxconn International, Inc.) Signature: Printed name: Wei Te Chung Date: 2/4/5/2007 Reg. No.: 43,325		

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**PATENT*****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

In re Application of:	)	Examiner:
WANG, JUEI-MEI	)	Abdul Basit
	)	
Serial No: 10/665,646	)	Group Art Unit: 3694
	)	
Confirmation No.: 6113	)	Dated: Jun. 5, 2007
	)	
Filed: September/18/2003	)	
	)	
For: METHOD FOR MANAGING CREDIT	)	
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**Honorable Commissioner for Patents and Trademarks**  
**Alexandria, Virginia 22313-1450**

**Sir:**

In response to the outstanding Office action mailed April 4, 2007 in connection with the above-identified application, kindly amend the subject application as follows and consider the accompanying remarks.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 6 of this paper.